

In re:
Paul J Daoud
Debtor

Case No. 23-13632-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 19, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

Recip ID	Recipient Name and Address
db	+ Paul J Daoud, 42 Pennington Lane, Quakertown, PA 18951-1022
14837832	+ LAKEVIEW LOAN SERVICING LLC, c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14835073	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 20 2024 00:18:02	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14845665	Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2024 00:06:15	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14835074	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 20 2024 00:07:29	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14840539	+ Email/Text: bkfilings@zwickerpc.com	Sep 19 2024 23:59:00	American Express National Bank, Kirsten R. Armstrong, Zwicker & Associates, P.C., 3220 Tillman Drive, Suite 205, Bensalem, PA 19020-2028
14836922	+ Email/Text: bkfilings@zwickerpc.com	Sep 19 2024 23:59:00	American Express National Bank, c/o Katie E. Hankard, 80 Minuteman Road, P O Box 9043, Andover, MA 01810-0943
14838265	+ Email/Text: bkfilings@zwickerpc.com	Sep 19 2024 23:59:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
14835075	+ Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 00:06:45	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14835076	+ Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 00:07:41	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14835078	+ Email/Text: rm-bknotices@bridgecrest.com	Sep 19 2024 23:59:00	Bridgecrest Acceptance Corp, Po Box 29018, Phoenix, AZ 85038-9018
14835077	+ Email/Text: rm-bknotices@bridgecrest.com	Sep 19 2024 23:59:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
14836561	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 20 2024 00:07:12	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14835079	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 20 2024 00:06:19	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14835080	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 20 2024 00:07:34	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14841793	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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		Sep 20 2024 00:07:06	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14835081	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2024 00:07:26	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14835082	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2024 00:18:14	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14850753	Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2024 00:07:20	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14837606	^ MEBN	Sep 19 2024 23:55:35	Lakeview Loan Servicing LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14851455	^ MEBN	Sep 19 2024 23:55:21	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14835084	Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2024 00:07:33	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
14835083	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 20 2024 00:07:06	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14835085	Email/Text: camanagement@mtb.com	Sep 19 2024 23:58:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14835086	Email/Text: camanagement@mtb.com	Sep 19 2024 23:58:00	M & T Bank, Po Box 900, Millsboro, DE 19966
14835087	Email/Text: ml-ebn@missionlane.com	Sep 19 2024 23:57:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14835088	Email/Text: ml-ebn@missionlane.com	Sep 19 2024 23:57:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
14852972	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 19 2024 23:58:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Ramon de la Cruz, NJ Turnpike Authority, Woodbridge, NJ 07095
14835090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 20 2024 00:06:47	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
14835089	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 20 2024 00:06:18	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14835091	Email/Text: bankruptcy@springoakscapital.com	Sep 19 2024 23:57:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
14835092	Email/Text: bankruptcy@springoakscapital.com	Sep 19 2024 23:57:00	Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327
14851197	+ Email/PDF: ebn_ais@aisinfo.com	Sep 20 2024 00:06:37	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14835094	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 19 2024 23:57:00	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
14835093	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Sep 19 2024 23:57:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
14835095	+ Email/Text: vci.bkcy@vwcredit.com	Sep 19 2024 23:59:00	Volkswagen Credit Inc., Attn: Bankruptcy, PO Box 3, Hillsboro, OR 97123-0003
14835097	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 20 2024 00:07:31	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14835096	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 20 2024 00:07:34	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14835098	+ Email/Text: support@ymalaw.com		

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Sep 19 2024 23:58:00

Young, Marr & Associates, LLC, 3554 Hulmeville
Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor LVNV Funding LLC c/o Resurgent Capital Services, LP dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
KIRSTEN R. ARMSTRONG	on behalf of Creditor American Express National Bank karmstrong@zwickerpc.com
PAUL H. YOUNG	on behalf of Debtor Paul J Daoud support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
REGINA COHEN	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC rcohen@lavin-law.com, mmalone@lavin-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Paul J Daoud)	Case No. 23-13632-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: September 19, 2024

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court